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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/902,612	07/12/2001	Theodore J. Bowers	47004.000097	1294

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EXAMINER

SCHUBERT, KEVIN R

ART UNIT

PAPER NUMBER

2137

DATE MAILED: 04/26/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	09/902,612	BOWERS ET AL.	
	<b>Examiner</b>	<b>Art Unit</b>	
	Kevin Schubert	2137	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 18 January 2006.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-54 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-11, 13-38 and 40-54 is/are rejected.
- 7) ☒ Claim(s) 12 and 39 is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)                                   | 4) <input type="checkbox"/> Interview Summary (PTO-413)                     |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)               | Paper No(s)/Mail Date. _____  |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| Paper No(s)/Mail Date <u>20060118</u> .  | 6) <input type="checkbox"/> Other: _____                                    |

**DETAILED ACTION**

Claims 1-54 have been considered. Examiner maintains the rejection of claims 1-11,13-38, and 40-54. Examiner objects to claims 12 and 39.

5

***Allowable Subject Matter***

Claims 12 and 39 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

10

***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

15

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

20

Claims 1-11,13-38, and 40-54 are rejected under 35 U.S.C. 103(a) as being unpatentable over Black, U.S. Patent No. 6,754,833, in view of Carden (Carden, Philip. "The New Face of Single Sign-On". Network Computing. March 22, 1999).

25

As per claims 1 and 28, the Applicant discloses a method comprising the following limitations which are met by Black in view of Carden:

a) receiving a request to access partner system resources through said host system, said host system comprising a financial service provider system with which said user has one or more financial accounts (Col 3, lines 15-31; Col 7, line 65 to Col 8, line 13);

30

b) receiving host system data (Col 6, lines 48-63, Col 7, line 52 to Col 8, line 13; Col 7, line 65 to Col 8, line 13);

Art Unit: 2137

c) identifying said host system (Col 6, lines 48-63, Col 7, line 52 to Col 8, line 13; Col 7, line 65 to Col 8, line 13);

d) receiving user data ((Col 6, lines 48-63, Col 7, line 52 to Col 8, line 13; Col 7, line 65 to Col 8, line 13);

5 e) identifying said user based at least in part on said user data (Col 6, lines 48-63, Col 7, line 52 to Col 8, line 13; Col 7, line 65 to Col 8, line 13);

f) identifying said user's financial account data (Col 6, lines 48-63, Col 7, line 52 to Col 8, line 13; Col 7, line 65 to Col 8, line 13);

10 g) providing discriminated partner system resources to said user, said discriminated partner system resources being selected based at least upon a preexisting association between the host system and the partner system, a preexisting association between the user and the partner system, and said user's financial account data (Col 3, lines 15-67, Col 4, lines 1-45, Col 7, line 65 to Col 8, line 13);

15 Black discloses limitations of the above claim. However, Black does not disclose a single login session. Carden discloses this idea. It would have been obvious to one of ordinary skill in the art at the time the invention was made to combine Carden's single sign on (SSO) with Black because having SSO makes the system easier to use and may reduce the number of passwords a user must remember.

As per claims 2 and 29, Black discloses wherein receiving host system data includes receiving host system data from said host system (Col 3, lines 15-31).

20

As per claims 3 and 30, Black discloses wherein identifying said host system comprises identifying said host system based at least in part on said host system data (Col 6, lines 48-63, Col 7, lines 52-67, Col 8, lines 1-13).

25 As per claims 4 and 31, Black discloses wherein receiving user data includes receiving user data from said host system (Col 7, lines 65-67, Col 8, lines 1-8, 51-67, and Col 9, lines 1-6).

Art Unit: 2137

As per claims 5 and 32, Black discloses authenticating said request to access partner system resources (Col 7, lines 52-67, Col 8, lines 1-13, 51-67).

As per claims 6 and 33, Black discloses transmitting said discriminated partner system resources to at least one of said host system and said user (Col 7, lines 65-67, Col 8, lines 1-8, 51-67, Col 9, lines 1-6).

As per claims 7 and 34, Black discloses wherein said partner system resources and host resources are accessible through a web browser (Col 3, lines 15-48).

As per claims 8 and 35, Black discloses wherein said user data includes a user name and a password (Col 8, lines 51-67, Col 9, lines 1-6).

As per claims 9 and 36, Carden teaches wherein said user data comprises authentication data provided by a single sign on (pages 1-2).

As per claims 10 and 37, Black discloses selecting based at least in part on the financial account data, a discriminated web page identified with the host system from a plurality of discriminated web pages (Col 10, lines 44-67, Col 11, lines 1-12; Col 7, line 65 to Col 8, line 13).

As per claims 11 and 38, Black discloses creating discriminated partner system resources identified with the host system (Col 3, lines 15-31, Col 10, lines 44-67, Col 11, lines 1-12, Col 7, line 65 to Col 8, line 13).

As per claims 13 and 40, the same motivation for combining Black with Carden stated above applies. Further, Black discloses receiving user data, presenting an option to access a partner system to said user, receiving a request to access said partner system from said user (Col 7, line 65 to Col 8, line

Art Unit: 2137

13, Col 8, lines 51-6, Col 9, lines 1-6, Col 10, lines 21-30); receiving partner system resources from said partner system (Col 3, lines 15-31, Col 10, lines 21-30); determining whether said partner system resources are discriminated; and modifying said partner system resources to be discriminated partner system resources if it is determined that said partner system resources are not discriminated (Col 3, lines 5 15-31, Col 10, lines 21-30).

As per claims 14 and 41, Black discloses wherein receiving user data comprises receiving user data from said user (Col 7, lines 65-67, Col 8, lines 1-8,51-67, and Col 9, lines 1-6).

10 As per claims 15 and 42, Black discloses authenticating said user to use said host system based at least in part on said user data (Col 7, line 65 to Col 8, line 8, Col 8, lines 51-67).

As per claims 16 and 43, Black discloses sending identification data to said partner system to uniquely identify said host system (Col 6, lines 48-63, Col 7, line 52 to Col 8, line 13).

15

As per claims 17 and 44, Black discloses sending at least part of said user data to said partner system (Col 7, line 65 to Col 8, line 8, Col 8, lines 51-67, Col 9, lines 1-6).

20 As per claim 18 and 45, Black discloses transmitting said discriminated partner system resources to said user (Col 3, lines 15-31).

As per claims 19 and 46, Black discloses wherein said partner system resources and host resources are accessible through a web browser (Col 3, lines 15-48),

25 As per claims 20 and 47, Black discloses wherein said user data comprises a user name and a user password (Col 8, line 51 to Col 9, line 6).

Art Unit: 2137

As per claims 21 and 48, Carden discloses wherein said user data comprises authentication data provided by a single sign on authentication system (pages 1-2).

As per claims 22 and 29, Black discloses wherein said user data is stored on a portable storage  
5 device (Col 7, line 65 to Col 8, line 8, Col 8, lines 51-67).

As per claims 23 and 50, Black discloses wherein said step of presenting an option to access said partner system to said user comprises displaying an Internet hyperlink to said user (Col 8, lines 40-67, Col 9, lines 1-6).

As per claims 24 and 51, Black discloses wherein said step of modifying said partner system resources to be discriminated partner system resources further includes incorporating said host system's discriminatory features into said partner system resources (Col 10, lines 44-67, Col 11, lines 1-12).

As per claims 25 and 52, Black discloses wherein said step of incorporating said host system's discriminatory features into said undiscriminated partner system resources includes selectively removing information from the undiscriminated partner system resources (Col 10, lines 44-67, Col 11, lines 1-12).

As per claims 26 and 53, Black discloses wherein said step of incorporating said host system's discriminatory features into said undiscriminated partner system resources comprises selectively adding information to the undiscriminated partner system resources (Col 3, lines 15-31, Col 4, lines 25-45).

As per claims 27 and 54, Black discloses wherein said step of incorporating said host system's discriminatory features into said undiscriminated partner system resources comprises selectively  
25 modifying the undiscriminated partner system resources (Col 10, lines 44-67, Col 11, lines 1-12).

### ***Response to Arguments***

Art Unit: 2137

The Information Disclosure Statement, filed 1/18/06, has been considered and placed in the file.

Applicant's arguments, see Remarks filed 1/18/06, with respect to the 103(a) rejection of claim 1 et al under Black in view of Carden have been fully considered, but they are not persuasive. Applicant presents the following argument:

1) No teaching of a user having a financial account

Examiner respectfully disagrees. More specifically, Applicant argues that neither Black nor Carden disclose a user having a financial account. As such, Applicant argues that there is no disclosure of a user having a financial account, identifying account data, or providing resources based on the account data as described in the claimed invention.

In contrast to Applicant's remarks, Black discloses that a user may have a financial account, and, based on an identified account, a user may have access to desired services or may be able to perform transactions. To note one example of such teaching, Examiner submits the following:

"... many transactions desired to be carried out by users through such clients are preferably predetermined or previously configured in a user account resident in a host server. Host server typically resident at and under control of a wireless carrier that operates airnet 102. **The user account permits the users to access desired services or perform transactions** by activating a small number of keys on the keypads of the mobile devices. For example, given a list of stock symbols of interest stored in a user account associated with a mobile phone, a user of the mobile phone is not required to enter the symbols every time she desires to look up the price of one of those stocks. Instead, the list of stock symbols is previously entered and associated with the user account. This permits retrieval or updating of the stock data by entry of a small number of keystrokes" (Col 7, line 65 to Col 8, line 13).

Thus, Examiner submits that Black does teach a user having a financial account, and Applicant's argument is not deemed persuasive.

Applicant's arguments with respect to the 103(a) rejection of claim 13 et al under Black in view of Carden have been fully considered, but they are not persuasive. Applicant presents the following argument:



Art Unit: 2137

1) No teaching of preparing discriminated content in response to the user's request to access resources

Examiner respectfully disagrees. More specifically, Applicant argues that Black "says nothing about preparing such branded or otherwise discriminated content in response to the user's request to access partner system resources" (page 6, lines 25-26) because the content is fully discriminated prior to any request by the user to access information.

In contrast to Applicant's remarks, Black discloses that resources may not be fully discriminated prior to any request by the user to access information. For example, a user may request location specific information (e.g. weather, restaurants, movies) in association with location based applications (Col 10, lines 21-30). It is then determined that the undiscriminated location based application needs a location input to provide the discriminated information as desired. Accordingly, a provided input (Col 10, line 25) is received and partner system resources are modified to be location based, discriminated resources.

From at least the above, Examiner disagrees that there is no preparing of discriminated content in response to a user's request to access resources. Thus, the rejection is maintained.

### ***Conclusion***

**THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Art Unit: 2137

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Kevin Schubert whose telephone number is (571) 272-4239. The examiner can normally be reached on M-F 7:30-6:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor,  
5 Emmanuel Moise can be reached on (571) 272-3865. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through  
10 Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

15 KS

  
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SUPERVISORY PATENT EXAMINER

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